

IN THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. **(Currently Amended)** A method of notifying an exception client associated with a payor financial institution of an exception item, said method comprising:

receiving a presentment check file, said presentment check file including presentment information related to checks presented to ~~said~~ a payor financial institution for payment;

receiving a payor check file from ~~said~~ an exception client, said payor check file including check information relating to checks written by said exception client;

comparing said presentment check file with said payor check file thereby producing at least one exception item; and

sending said exception client an e-mail notifying said exception client of said at least one exception item.

2. (Original) The method as recited in claim 1, further comprising:

generating a Web file, said Web file including exception information relating to said exception item; and

generating an address for said Web file;

wherein said e-mail includes said address.

3. (Original) The method as recited in claim 2, further comprising:

generating an image of said exception item; and

wherein said Web file includes said image.

4. (Original) The method as recited in claim 1, wherein the step of comparing further includes the step of performing a scrubbing process to determine whether said exception item is a true exception item.

5. (Original) The method as recited in claim 2, further comprising causing said address to expire at a predetermined time.

6. (**Currently Amended**) The method as recited in claim 2, further comprising sending ~~an~~ a simple mail transfer protocol notice to said payor financial institution ~~using said method~~ when said exception client accesses said Web file.

7. (Original) The method as recited in claim 1, wherein said sending includes sending said e-mail across a network.

8. (Original) The method as recited in claim 2, wherein said e-mail includes a hyperlink to said address.

9. (Original) The method as recited in claim 1, wherein said method is used in an exception item notification system and said method further comprises:

comparing said at least one exception item with a database of clients of said exception item notification system; and

sending said e-mail only when said exception client is a client of said exception item notification system.

10. (**Currently Amended**) A method of notifying an exception client associated with a payor financial institution of an exception item, said method comprising:

receiving a presentment check file, said presentment check file including presentment information relating to checks presented to ~~said~~ a payor financial institution for payment;

receiving a payor check file from ~~said~~ an exception client, said payor check file including check information relating to checks written by said exception client;

comparing said presentment check file with said payor check file thereby producing at least one exception item;

generating a Web file, said Web file including an image relating to said exception item;

sending said exception client an e-mail notifying said exception client of said at least one exception item; and

generating an address for said Web file;

wherein said e-mail address includes a hyperlink to said address.